



TFW

PATENT  
Customer No. 22,852  
Attorney Docket No. 08350.0416

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Mark A. Henninger et al. ) Group Art Unit: 3624  
Application No.: 09/738,618 ) Examiner: Lalita M. Hamilton  
Filed: December 15, 2000 )  
For: COMPENSATORY RATIO ) Confirmation No.: 2172  
HEDGING )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed on April 20, 2006, please amend the  
above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment sections of this paper.